

ARKANSAS AGENCY TRAVEL CARD PROGRAM ATC

Category of Cards and Frequently Asked Questions

	<u>BTC</u> Business Travel Card Individual Account	<u>SBTC</u> Sponsored Business Travel Card Account	<u>BTA</u> Business Travel Account Special Account (also known as Ghost Account)
Card type	<u>Visa Commercial Card</u>	<u>Visa Commercial Card</u>	<u>Visa Account</u>
Issued by	<u>UMB Bank, Kansas City, Missouri</u>	<u>UMB Bank, Kansas City, Missouri</u>	<u>UMB Bank, Kansas City, Missouri</u>
Accepted where?	Any vendor or merchant that accepts Visa at over 24 million locations worldwide, within the spending profile established for the account	Any vendor or merchant that accepts Visa at over 24 million locations worldwide, within the spending profile established for the account	Telephone, travel agency and internet usage within the spending profile established for the account-NO cards are issued on this account
How do I apply or request an account?	A brief application form is required and is available as a *.PDF file which can be downloaded, printed and completed. It should be turned in to the Agency/Institution for review and authorization. Only applications, which have been approved by the Agency/Institution Travel Card Coordinator, may be submitted applications directly to UMB Bank. All unauthorized applications will be returned to the Agency/Institution.	A brief request form is required and is available as a *.PDF file which can be downloaded, printed and completed. It should be turned in to the Agency/Institution for review and authorization. Only requests, which have been approved by the Agency/Institution Travel Card Coordinator, may be submitted directly to UMB Bank. All unauthorized requests will be returned to the Agency/Institution.	Written letters, faxes and email messages for BTA's can be submitted directly to UMB Bank by the Agency/Institution Travel Card Coordinator. Only requests, which have been approved by the Agency/Institution Travel Card Coordinator, may be submitted directly to UMB Bank. All unauthorized requests will be returned to the Agency/Institution.
How long will it take to get a card or account?	Properly completed and authorized requests will be processed within 3 to 5 days of receipt at UMB Bank. Approved requests will be mailed approval cards to the address of choice within 3 to 5 days of the request.	Properly completed and authorized requests will be processed within 3 to 5 days of receipt at UMB Bank. Approved requests will be mailed approval cards to the Agency/Institution Coordinator within 3 to 5 days of the request.	Properly completed and authorized requests will be processed within 3 to 5 days of receipt at UMB Bank. Coordinators will be notified of account numbers and expiration dates within 3 days of approval of the request.

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Credit Liability	Individual Cardholder /employee is personally liable for payment	State Agencies and Higher Education Institutions and the State are liable for payment	State Agencies and Higher Education Institutions and the State are liable for payment
What are the State Authorized Uses?	There are four (4) standard categories of individual cardholder account spending profiles assigned based on travel needs and personal credit. These profiles control the types of purchases that can be made and are referred to as "Authorization Profiles" and may be changed from time to time and are subject to Bank/State approval. Specialized profiles may be created for the individual needs of the Agency/Institution. <u>ACCOUNTS/CARDS ARE TO BE USED FOR PAYMENT OF EXPENSES ASSOCIATED WITH OFFICIAL STATE BUSINESS ONLY.</u>	The requirement will be established at the time the account is opened on a case-by-case basis. Specialized profiles may be created for the individual needs of the Agency/Institution. <u>ACCOUNTS/CARDS ARE TO BE USED FOR PAYMENT OF EXPENSES ASSOCIATED WITH OFFICIAL STATE BUSINESS ONLY.</u>	Intended for Air Travel billings; may be used in certain cases for Lodging, guarantee of Lodging or for Auto Rental, subject to special approval. Other needs can be established after the initial opening of the accounts on a case-by-case basis. <u>ACCOUNTS ARE TO BE USED FOR PAYMENT OF EXPENSES ASSOCIATED WITH OFFICIAL STATE BUSINESS ONLY.</u>
What are the Limits Available?	Standard account limits of \$2500 will apply. A wide variety of limits will be used to accommodate all needs based on estimated travel and individual credit history.	Standard limits of \$2500 will apply. A wide variety of limits will be used to accommodate needs based on estimated travel expenses.	A wide variety of limits will be used to accommodate needs based on estimated travel expenses.

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How are the cards issued?	All cards are issued in individual names. They are a unique card design and may have the name of the agency, institution, or department name in addition to the cardholder name.	All cards are issued in individual names. They are a unique card design and may have the name of the agency, institution, or department in addition to the cardholder name. May be in department or workgroup name and must have the card custodian name, in addition to the agency, institution or department name	May be in agency, institution or department name with name of account custodian
Which kind of account is best for me?	All qualified State employees with reimbursable travel expenses may be considered for a BTC with authorization from the Agency/Institution Travel Card Coordinator	All qualified State employees with reimbursable travel expenses may be considered for a SBTC with authorization from the Agency/Institution Travel Card Coordinator. For example, this account is intended for use by study groups, large groups traveling together on official business, school athletic teams, travel arrangements for non state or institution personnel, visiting professors, professors on special study project, special guests of the State, and other special circumstances as approved by the State Travel Card Coordinator. Under some circumstances when an employee cannot be credit qualified for the BTC, an Agency/Institution may authorize a special use SBTC for the employee to use on a highly restricted basis.	All qualified State Agencies/Institutions may be considered for one or more BTA accounts with authorization from the State Travel Card Coordinator

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How are billings and payments handled?	Accounts are billed on the first business day of each month. Individual account cardholder receives billing at address of choice (files for reimbursement and makes payment personally). Internet access to statements is available through Card Center Direct at www.umb.com	Accounts are billed on the first business day of each month. Institution or State Account must account for and pay bill direct. Internet access to statements is available through Card Center Direct at www.umb.com	Accounts are billed on the first business day of each month. Institution or State Account must account for and pay bill direct. Internet access to statements is available through Card Center Direct at www.umb.com
What happens if I leave the employment of the State or change Agencies/ Institution?	The account must be canceled.	The account must be canceled.	Not applicable.

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Category of Cards and Frequently Asked Questions

Account Restrictions and Definitions						
Strategy Name	ARK1	ARK2	ARK3	ARK4	ARKV	ARKT
Intended Use Summary Definitions	All-travel related categories opened and a good number of non-travel categories. The bank will establish the charge limits based on the request and qualification of the employee. Domestic and Canada only.	All travel related categories opened. A limited number of non-travel categories opened. The bank will establish the charge limits based on the request and qualification of the employee. Domestic and Canada only.	All travel related categories opened. A very limited number of non-travel categories opened. Domestic and Canada only.	Highly Restricted-Only, non-air transportation travel related categories opened. Non-travel categories not opened. Domestic only	100% of Account Limit Some of the cardholders in this group are department or division head for agencies and institutions, VIP's, State Officials, Individuals that require extensive travel and/or International travel,	Appropriate dollar limits based on needs or to be determined by Agency/Institution and Bank
Account Limits	Usually \$2,500, account limits determined by need and qualifications	Usually less than \$1,500, account limits determined by need and qualifications	Usually \$1,000 or less, account limits determined by need and qualifications	Usually \$500 or less, account limits determined by need and qualifications	Usually \$2,500 and greater, account limits determined by need and qualifications	Appropriate Dollar limits based on needs or to be determined by Agency/Institution and Bank
Retail Transactions Dollar Restrictions	\$1,000	\$500	\$250	100% Prohibited- Not allowed	Account Limit	100% Prohibited- Not allowed

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Cash Advances Dollar Restrictions	100% Prohibited-Not allowed	100% Prohibited-Not allowed	100% Prohibited-Not allowed	100% Prohibited-Not allowed	100% Prohibited-Not allowed	100% Prohibited-Not allowed
Air Transportation	Account limit	Account limit	Account limit	100% Prohibited-Not allowed	Account limit	Account limit
Rental Cars	Account limit	Account limit	Account limit	Account limit	Account limit	Limited Special Purpose Use Allowed
Lodging	Account limit	Account limit	Account limit	Account limit	Account limit	Limited Special Purpose Use Allowed
Meals	Account limit	Account limit	Account limit	Account limit	Account limit	100% Prohibited-Not allowed
Vehicle Fuel and Services	Account limit	Account limit	Account limit	Account limit	Account limit	100% Prohibited-Not allowed

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100% Prohibited	<ul style="list-style-type: none"> Cash and cash like transactions Package Stores - liquor and alcoholic beverages Personal and Professional Services Guns and ammunition Jewelry All personal use	<ul style="list-style-type: none"> Cash and cash like transactions Package Stores – liquor and alcoholic beverages Personal and Professional Services Guns and ammunition Jewelry All personal use	<ul style="list-style-type: none"> Cash and cash like transactions Package Stores- liquor and alcoholic beverages Personal and Professional Services Guns and ammunition Jewelry All personal use	<ul style="list-style-type: none"> Cash and cash like transactions Package Stores - liquor and alcoholic beverages Personal and Professional Services Guns and ammunition Jewelry All personal use All non travel expenses	<ul style="list-style-type: none"> Cash and cash like transactions Package Stores - liquor and alcoholic beverages Personal and Professional Services Guns and ammunition Jewelry All personal use	All Commodities All non-airline travel expenses, except certain lodging and auto rental arrangements